



Minnesota
May 2, 1997

Recovery Times

"People Helping People"



FEMA
ISSUE 2



FEMA photo by Greg Mathieson

Flood-displaced family sits outside their temporary trailer home in Grand Forks area.

Search on to Find Housing For Flood-Stricken Families

As the Red River's waters recede, local, state and federal officials are aggressively pursuing a range of temporary housing options to help displaced residents move closer to their homes in the flood-ravaged Grand Forks region. Flood victims, forced out of their homes by the disaster, took refuge in unaffected parts of North Dakota as well as 46 other states.

"Our top priority is to provide a safe place for affected residents to live," said Maj. Gen. Keith D. Bjerke, state coordinating officer and adjutant general of the North Dakota National Guard. "If we can help them return to their homes, that is obviously our first choice. But in many cases, we will have to consider other housing options."

Because of a lack of rental housing in Grand Forks, the Federal Emergency Management Agency (FEMA) has

moved 30-foot travel trailers into the area. The trailers will only be available to disaster victims who cannot be referred to other existing temporary housing.

FEMA generally provides two types of disaster housing aid: grants for emergency repairs to make homes livable and rental assistance for people whose homes are uninhabitable.

The agency is working with state and local officials to make other housing options available for those residents unable to make immediate repairs to their homes.

"We will be working with individuals and families in the weeks and months ahead to find a living situation that works for them," Federal Coordinating Officer Lesli A. Rucker of FEMA said. "Our overriding goal, though, is to help them find their way back home."

An Ounce of Prevention . . .

Digging out the mud and the muck from your basement is one thing after a flood. It is quite another to be driven from your home because your electrical and plumbing systems have been destroyed.

Through years of repeated flooding, people in North Dakota have learned there are any number of low-cost common-sense measures that can help ease the problems floods cause.

"A few dollars spent now can save thousands in the future," FEMA Federal Coordinating Officer Lesli A. Rucker said. "As part of the federal and state recovery efforts, we are working closely with community leaders to help people find the best ways to stay safe and protect their families from future floods."

State Coordinating Officer Keith D. Bjerke said some of the flood-safety measures you can take can be as simple as elevating utilities, water heaters, furnaces, electric boxes and appliances or moving valuables to higher floors.

Communities throughout the state have adopted building codes designed to promote flood safety. The lowest floor in newly constructed buildings in flood-prone areas must be up to or above the "base flood elevation."

Homes that are severely damaged in a flood may be required to be reconstructed according to current standards. You will need to check with your local building or planning officials before beginning major repairs to your home.

Apply By Phone
1-800-462-9029

(TTY: 1-800-462-7585)

8 a.m. to 6 p.m. seven days a week.

Toll Free

A Message From

Federal Coordinating Officer Lesli A. Rucker



Somehow it doesn't seem fair.

The citizens of North Dakota had just gotten through one of the most brutal blizzard seasons on record when they realized the spring thaw would bring an even greater threat from melting snow.

And that threat became reality.

Despite the tremendous effort to keep the Red River at bay, the water finally came – from every direction – and ravaged parts of the state.

With the eyes of the country turned toward North Dakota, President Clinton arrived to assure the storm and flood-weary disaster victims that the federal government would use every available avenue to aid them. From all over the United States, storm and flood relief continues to pour into the state.

North Dakotans put forth a tremendous effort during those long months of crisis. No matter what Mother Nature deals them, residents of the northern plains keep working together to help each other.

And it is in this spirit of “people helping people” that North Dakotans have begun to rebound.

On behalf of the Federal Emergency Management Agency, I want all North Dakotans to know that the federal government agencies responding to this disaster will remain here as long as you need us. And, in partnership with local government and the state, we pledge to provide disaster assistance to this state's citizens.

FEMA calls it “people helping people.” The people of North Dakota already know quite a bit about that.



A Message From

State Coordinating Officer Keith D. Bjerke

This year's severe weather has been cruel to thousands of North Dakotans. Blizzards, extreme cold, ice, floods and fires. We had it all.

Farmers and ranchers face a difficult year in recovering from losses. Cattle herds were decimated by freezing cold and snow. The weather and flooding also caused delays getting into the fields. Our sympathy is with them.

Meanwhile, flood victims are returning to their damaged homes. They face a slow and painful cleanup. Their worlds have been turned upside down.

But North Dakotans know how to rebound. They can — and will — get their lives back to normal. They should continue to be good neighbors and, at the same time, each family should develop a plan for its own recovery. Trying to tackle the entire clean-up at once can be overwhelming. It's better to take on a little bit at a time.

North Dakotans can take heart in the fact that local emergency systems have proven successful in this year of disasters, and state residents have been able to tap into them effectively. It is critical that people use the systems the way they were designed to operate. These local resources, along with state and federal assistance, will offer the tools people need to begin the recovery process.

North Dakota's history is rich with stories of personal sacrifices and resiliency. Working together, we will write another page as a testimony to enduring faith in our land and our people.

By Phone or Face-to Face: Where to Find Help

North Dakota residents in the disaster-declared areas can apply for disaster assistance by calling the Federal Emergency Management Agency (FEMA) toll-free number, **1-800-462-9029**, or, if you have a speech or hearing impairment, **TTY 1-800-462-7585**.

“The toll-free number makes it easy for anyone affected by the disaster to begin the process of applying for the various kinds of aid that may be available,” Federal Coordinating Officer Lesli A. Rucker said. “Disaster victims shouldn't hesitate to ask for help.”

Disaster recovery centers are operating in some disaster-declared

counties, offering you an opportunity to learn about programs to aid your recovery.

Representatives of various federal, state and voluntary agencies at the centers provide information about emergency services, housing assistance, disaster unemployment assistance, disaster loans, and grants for serious disaster-related needs.

If you cannot live in your home because of the disaster, you may be eligible for funding to make essential repairs or to cover rent while repairs to your property are being made.

Lists of available rental homes and apartments can be found in the recovery centers.

Staff at the recovery centers also can help you learn how to prepare for disasters in the future and what steps you can take to reduce the amount of damage to your property.

Centers operate 9 a.m. to 6 p.m., Monday through Saturday. Local media will carry notices when a center is scheduled to close permanently.

To get the location of a disaster recovery center near you, or, if you are unable to visit a center to get answers to your disaster-related questions, call the FEMA Helpline, **1-800-525-0321 (TTY 1-800-660-8005)**, for those with speech or hearing impairments).

Caring for Your Family After a Disaster



Young Red River Valley flood victims pass time playing games with a Red Cross worker at a shelter.

FEMAPhoto by Jerry DeFelice

Stress. It's a common problem that goes hand-in-hand with a disaster. And why not?

Raging floodwaters may have just reduced your world to ruins.

Everywhere you turn there is dirt and stench.

In some cases, basic survival is a challenge.

The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in clean-up activities.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon

as possible because it provides something predictable to depend on.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to cope better.

Listen to what children say: Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

Explain the disaster factually: Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

Reassure children: Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

Be understanding: Try not to scold children for things they do that might be related to the flood such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.

Volunteers Offer Food and Shelter

Thousands forced to flee flooded North Dakota communities found help and a safe haven, courtesy of voluntary agencies.

"What I'm seeing is a phenomenal effort on the part of the voluntary agencies in the response they have provided to the folks in the Red River Valley," said Joyce Gordy, voluntary agency coordinator. "They are helping people with emergency assistance, feeding and sheltering people, providing them with personal items and clothing. The volunteers are going to be here for the long haul, too."

Through May 6, the American Red Cross had sheltered 5,084 flood victims and provided 393,108 meals. In cooperation with the Southern Baptist Convention, the Red Cross set up two drive-through feeding sites. Flood victims drove to these locations, told workers how many meals they needed and they were delivered to their cars.

The Salvation Army has been serving 3,000 flood victims a day with food, supplies and social services at its Grand Forks distribution center, according to Jenna Soule, a spokeswoman for the organization.

United Way and the Salvation Army led in a major one-day clean-up in Grand Forks and East Grand Forks, with Northwest Airlines flying in 500 corporate volunteers to Grand Forks for the one-day effort.

Other emergency services for disaster victims have been provided by the Salvation Army, the Seventh Day Adventists, Southern Baptist Disaster Relief and local volunteers, among others.

Groups working with victims to help them clean-up and repair their homes, are the United Methodist Committee on Relief, Mennonites, Christian Disaster Relief, Southern Baptists and the Christian Reform World Relief Committee, and others.

Agencies in Action

Federal and State Agencies Team up to Help

After a series of storms hit North Dakota bringing ice, snow, wind and rain and causing massive flooding and fire, federal, state and voluntary agencies came together to help people in the affected areas recover from severe damages.

Following is a summary of some activities from federal and state agencies contributing to the disaster recovery effort in North Dakota.

Federal Agencies

Federal Emergency Management Agency (FEMA). During the first month after President Clinton signed a major disaster declaration for all 53 counties in North Dakota, FEMA has approved more than \$18 million for disaster assistance to individuals and communities. The agency brought in more than 360 employees, who worked with 165 employees from other agencies, to administer a variety of programs.

As of May 12, 30,741 renters, home owners and non-farm business owners had applied for disaster assistance. Applicants had been issued 17,075 assistance checks, totaling \$16.3 million.

Recovery centers have been set up in Grand Forks and Fargo. Mobile recovery centers operated in other communities, including Mott, Carson, Dickinson, Bismarck, Beulah, Linton, Wahpeton, Valley City, Hillsboro and Grafton.

U.S. Small Business Administration (SBA). As of the first week of May, SBA had approved more than \$2 million in disaster loans.

U.S. Army Corps of Engineers. More than 400 members of the corps were involved in flood fighting activities, including building levees and ramps, installing emergency power and piping a half-million gallons of water a day into Grand Forks.

U.S. Public Health Service. Responding to the urgent need for crisis counseling, PHS gave a \$700,000 grant to North Dakota regional health services to provide this service to storm victims. Working with state and county health officials, PHS coordinated disaster medical assistance to provide medical personnel at shelters, treat minor injuries and give tetanus shots.

U.S. Department of Energy. Department representatives are working with rural electric cooperatives to conduct assessments of damage caused by widespread gas and electric outages. For those otherwise eligible for individual assistance, grants will cover the cost of repairs to gas and electric systems required to bring them up to code.

U.S. Department of Transportation. The department provided a variety of transportation for people and equipment, including transporting modular offices to storm-ravaged areas. The Coast Guard made available 800 people, two helicopter, search and rescue teams and 18 boats to evacuate and rescue residents of Grand Forks. The Federal Highway Administration provided funding to the state highway department for emergency repairs and long-term reconstruction.

U.S. Environmental Protection Agency (EPA). Working with the North Dakota departments of health and agriculture, the EPA is dealing with cleaning up toxic household and agricultural debris (see article on page 8).

Internal Revenue Service. IRS offers advice on how to apply for tax relief on disaster-related losses.

State Agencies

National Guard. Since operations began, 1,783 National Guard members have responded to the disaster, with 682 on state active duty as of May 1. Recent missions include transporting sandbags from Neche to Devil's Lake, processing and purifying water in Grand Forks and resolving problems created in Walhalla by a water main break.

Department of Agriculture. The agency created the Agricultural Disaster Response Center to deal with damage and losses caused by this year's storms and flooding. Their toll-free hotline is **1-888-337-8632**. The center is coordinating the statewide effort to dispose of animal carcasses and providing comprehensive information on all disaster services, educational materials and relief programs available to farmers and ranchers.

Department of Human Services. As of May 1, the department had issued \$478,247 in emergency food stamp bene-

fits to 1,992 North Dakota households. Also, the department, in cooperation with the Office of Intergovernmental Assistance, is searching for housing for 90 developmentally disabled people displaced by the flooding in Grand Forks.

Attorney General's Office. The Consumer Protection Division is participating, along with the Department of State, in operating a one-stop center for background checks, licensing and determination of bonding requirements for transient merchants and contractors seeking to do business in Grand Forks. Also, the office is advising Grand Forks' officials on proposed ordinances to stop price gouging and is providing a training session for private attorneys who are volunteering services to disaster victims.

Department of Transportation. The department is providing trucks and drivers to stabilize and increase dikes. In Grand Forks, the department helped with levee construction and provided trucks and drivers for transportation around flooded parts of the city. Also, crews worked to reopen flooded highways and to keep critical routes open in the Devil's Lake area.

Tax Department. The agency can provide disaster victims with duplicate copies of destroyed W-2 and state tax forms.

Voluntary Agencies

Several private groups played a major role in distributing donated goods, operating shelters, preparing meals and coordinating clean-up crews. Among the active organizations were the American Red Cross, the Salvation Army, the Seventh Day Adventists and the United Methodist Council on Relief.

Current Phone Number Is Vital Link for Assistance

If you have moved or cannot be reached at your usual phone number, call the **FEMA Helpline, 1-800-525-0321** (TTY: 1-800-660-8005) and provide a telephone number where you may be reached or the number of someone who can contact you.

Message from the Editor

This is the second issue of *Recovery Times* published for North Dakota victims of the floods of 97. The newsletter provides a means for FEMA and the North Dakota Division of Emergency Management to inform you about disaster assistance, how you can apply for disaster aid and how long the process should take.

More than 150,000 copies of the first issue of *Recovery Times* were distributed statewide, beginning April 18.

We are grateful to all those who helped distribute the initial issue, including newspapers throughout the state, congressional and state legislative offices, local emergency management agencies, the American Red Cross and other community organizations.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the North Dakota Division of Emergency Management, with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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FEMA photo by Greg E. Mathieson

Grand Forks resident takes time out from cleaning up his flooded house to get lunch from a Red Cross truck.

Flood Insurance Myths and Facts

MYTH: My standard home owners' insurance will cover me if my house is damaged or destroyed in a flood.

FACT: Home owners' insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

MYTH: Federal disaster aid, available during and after a flood, will reimburse me for losses. Therefore, I don't need to buy flood insurance for my home and belongings.

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest.

MYTH: I live outside the floodplain, so I don't need to buy flood insurance.

FACT: More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified floodplains. Floods can occur anywhere. An area that is near a levee or a dam is at risk of the levee or dam breaking.

MYTH: I can't buy flood insurance because my home has been flooded previously.

FACT: If your community is participating in the NFIP, you may buy flood insurance.

MYTH: Flood insurance is available only for home owners.

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain, in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: If a flood is forecast in the near future, it's too late for me to purchase insurance.

FACT: You can purchase flood insurance anytime in a participating community. However, there is a 30-day waiting period after you have applied and paid the premium before the policy is in effect. The policy will not, however, cover a loss in progress.

MYTH: I can only buy federal flood insurance through the federal government.

FACT: You can buy federal flood insurance through most major private insurance companies and property insurance agents.

MYTH: The NFIP does not offer any type of coverage for basements.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under an NFIP policy includes clean-up expenses and repair or replacement of items used to service homes and buildings. Flood insurance will not cover the contents of a finished basement and basement improvements such as finished walls, floors and ceilings.

SBA Questions and Answers

Complete Your Disaster Loan Application Now

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster field office or recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find out the nearest location, call the SBA toll-free number 1-800-366-6303.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located within a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your

home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn't cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA often can make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. The grant program may provide assistance for needs that cannot be met with insurance, loans or help from any other source.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.

Check for Fraud

The Federal Emergency Management Agency (FEMA) and the North Dakota Division of Emergency Management have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

"Managing a multi-million dollar disaster program always means walking a fine line between speedy service to those who need it and ensuring that taxpayer dollars are not misused," Federal Coordinating Officer Lesli A. Rucker said.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies. Potential cases of fraud or misuse are referred to the U.S. Department of Justice for prosecution.

People who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Individuals may call the toll-free application number at 1-800-462-9029 (TTY: 1-800-462-7585) to withdraw or correct an application.

To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Deadline Extended For Jobless Claims

The deadline for filing claims for Disaster Unemployment Assistance (DUA) has been extended to June 30.

DUA is available for North Dakota residents who are totally or partially unemployed as a direct result of the disastrous spring weather that has occurred since March 2. To find out if you qualify, contact the nearest North Dakota Job Service office.

DUA is a federal program which provides jobless payments to individuals who are not eligible for state unemployment benefits. This includes self-employed individuals, business owners, farmers, farm workers and migrant farm workers.

If your work was interrupted by severe flooding, winter storms, heavy spring rain, rapid snow melt, high winds, ice jams or ground saturation due to high water tables you may be eligible.

According to federal rules, the fact that you suffered a monetary loss due to damage or destruction of property or crops does not establish by itself entitlement to DUA. You must show that the disaster prevented you from performing customary activities related to your employment.

To apply, call the nearest Job Service office and make an appointment.

Wage earners will need to provide proof of employment or W-2 forms from 1996. Federal income tax returns for 1996 are required for self-employed individuals. Social Security numbers are also required.

Benefit amounts are generally one half the person's prior average wage and will range up to \$251 per week.

You May Qualify For Tax Refunds

According to the Internal Revenue Service, tax benefits are possible if you have uninsured or underinsured losses from the storm. If you have questions about benefits to which you may be entitled, call IRS at 1-800-829-1040 (TTY 1-800-829-4059 for the speech- or hearing-impaired)



FEMA photo by Greg E. Mathieson

Firefighters put out burning embers in downtown Grand Forks.

Rebuilding or Repairing? Proceed with Caution

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

"If you were satisfied with past work done by local licensed contractors, try them first. If they cannot help you, ask for recommendations," State Coordinating Officer Keith D. Bjerke said. "If you must hire a contractor you don't know, talk to several before signing anything."

To help the process go as smoothly as possible, follow these suggestions:

Check the contractor's reputation. The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

Ask for references. Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

Ask for proof of insurance. Be sure the contractor has disability and workers' compensation insurance. If not, you may be liable for accidents on your property.

Ask for a written estimate. Make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate.

Ask for a contract. The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may be worthwhile to have a lawyer look at the contract before signing it.

Ask for guarantees in writing. If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee (dealer, contractor or manufacturer) and how long the guarantee is valid.

Get a copy of the final, signed contract. Once signed, the contract is binding upon both you and the contractor.

Do not sign off before the job is finished. Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.

Safe Chemical Disposal Protects Environment

Think twice before you throw flood-damaged household chemicals into the trash or down the drain. These products can harm individuals and the environment if they are carelessly tossed out.

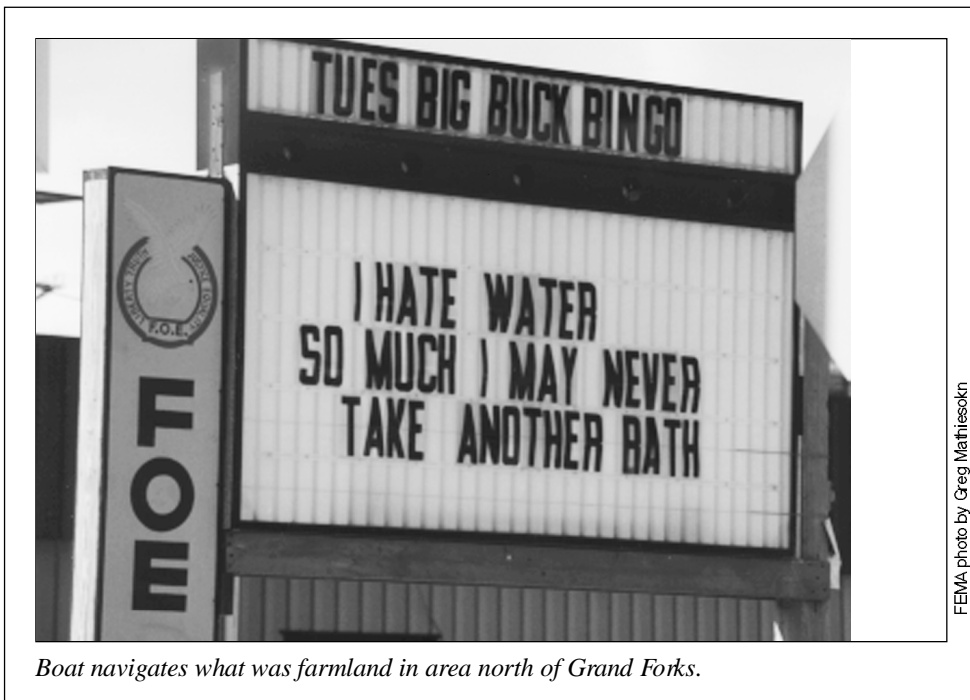
Among other harmful impacts, the chemicals contaminate groundwater and affect sewage treatment plants by destroying organisms critical to the treatment process.

Household chemicals that threaten our safety and well-being include products with several key warning labels -- *danger, caution, poison, warning, flammable, toxic, keep out of the reach of children and hazardous.*

The chemicals can be found in most kitchens, bathrooms, utility rooms, sheds and garages.

The products include aerosol cans, automotive products, caustic cleaning compounds, toilet and sink cleaners, kitchen cleaners, paints, stains, varnishes, fertilizers, pesticides and any flammable liquids.

Water-damaged pesticides, too, are potentially harmful. Those in unbroken,



Boat navigates what was farmland in area north of Grand Forks.

FEIMA photo by Greg Mathieson

waterproof containers can usually be salvaged. Others should be disposed of.

There are two programs for collecting hazardous waste in flooded areas of the state. In Grand Forks and other

cities, the Department of Health is arranging sites. Call — for information. Flood-damaged agricultural chemicals are being handled by the North Dakota Department of Agriculture. For information on their collection sites, call 1-888-337-8632.

Important Phone Numbers - *Clip and Save*

Federal Agencies

FEMA Registration. 800-462-9029
 (TTY for hearing/speech-impaired). 800-462-7585
 Disaster Information Helpline. 800-525-0321
 (TTY for hearing/speech-impaired). 800-660-8005
 FEMA Fraud Detection. 800-323-8603
 National Flood Insurance Program 800-427-4661
 Social Security Administration 800-772-1213
 Internal Revenue Service. 800-829-1040
 (TTY for hearing/speech-impaired). 800-829-4059
 Housing and Urban Development Hotline. 800-669-9777
 Department of Veterans Affairs 800-827-1000
 Department of Agriculture,
 Farm Service Agency. Call local office

State Agencies

Agriculture Disaster Assistance Hotline 888-337-8632
 Crisis Counselling. 800-472-2911
 Department of Human Services. 701-328-2310
 Aging Services 800-755-8521
 Department of Labor,
 Unemployment Insurance Call local job office
 Tax Department 800-638-2901
 Economic Development and Finance. 701-328-5300
 Attorney General's Office,
 Consumer Protection. 800-472-2600
 Insurance Department. 701-328-2440
 Department of Transportation 701-328-2500

Volunteer Agencies

American Red Cross. 800-272-2684
 Salvation Army 800-735-9625